



Region III Report

News from around the Region

Delaware, Maryland, Pennsylvania, Virginia, West Virginia, Washington, D.C.

January – March 2006

U.S. Small Business Administration
Region III – Serving Delaware, Maryland,
Pennsylvania, Virginia, West Virginia, and
Washington, D.C.

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All of the SBA's programs and services are provided to the public on a non-discriminatory basis.

Judges select Region's SBW award winners

This year's Small Business Week Awards Program is a success once again, in a major way because of the volunteer judging panel.

Program Judges for 2006 were:

Linda D. Decker

Dr. William E. S. Flory
Small Business Center
Manassas, Va.

Paula Klepper

Mid-Atlantic Business Finance Corp
Glen Burnie, Md.

Patricia Kratz

UNIVEST
Souderton, Pa.

Christine Krupinski

CK Art & Design Studio
Fairfax, Va.

Patty Horvatic

Pittsburg Regional Alliance
Pittsburgh, Pa.

Outreach, customer service are keys to success

At every opportunity, I travel throughout the region to talk about the SBA with aspiring entrepreneurs, small business owners, community organizations, and elected officials at all levels of government. Our campaign of educating the public about the Agency's services is one of the most important aspects of our charter.

We must continue to develop new strategies to direct small business owners to the SBA. Thus far, most programs areas have shown a increase in service delivery. Not to mention the fact that hundreds of Gulf region disaster assistance loans are processed in the district offices. The staff processors are engaged in necessary work and it is being done with great pride.

Our campaign to identify and educate more people about SBA programs and services, will include an emphasis on minorities, women, veterans, and people with disabilities.

The President's goal is to insure that everyone has access to the resources to pursue the American dream of business ownership. Our interest in carrying out this edict is simply to foster economic growth, job creation, and stable communities.

The SBA is in a unique position, with its financial, technical, and counseling programs, and its procurement opportunities, to provide valuable help at the community-level. I know we can make a positive difference if we maintain our vigorous grass-roots outreach campaign.

We have had help making advances in service delivery in Region III. We never could have made the great achievements without the consummate assistance of our partners, from both the public and private sector.

I applaud the commitment of the Region III staff at all levels for their resourcefulness in and dedication to giving our customers their best. That is truly commendable.

It can never be said enough that small businesses, moreover, small business owners drive the economy of our nation, right down to the community level. We must gauge our success by theirs.



Stephanie A. Watkins
Regional Administrator,
Region III

Small Business Week celebration April 12, 13

WASHINGTON — The nation's best small business owners will join the U.S. Small Business Administration during ceremonies in Washington, D.C. to mark National Small Business Week, and to honor the achievements of America's top entrepreneurs, including the announcement of the National Small Business Person of the Year.

The annual observance of National Small Business Week is April 9-15, with events scheduled on April 12-13 at the Ronald Reagan International Trade Center. The two-day conference will focus on small business accomplishments, and highlighting small businesses recovering from disasters. Four major awards will be presented, culminating with the announcement of the 2006 National Small Business Person of the Year.

Dickson named Philadelphia DD

David C. Dickson is now district director of the U.S. Small Business Administration's Philadelphia District Office. Dickson will oversee delivery of the agency's programs and services in Eastern Pennsylvania.

A native of Youngstown, Ohio, Dickson comes to Pennsylvania from Two Harbors, Minn. There, he was the plant manager of Stanley LaBounty Design, the world's largest manufacture of large hydraulic excavator shears, universal processors, concrete pulverizers, and grapples.

As plant manager, Dickson was responsible for all manufacturing operations, quality, materials, production control, purchasing warehousing, transportation, environmental compliance, safety, facilities, and manufacturing engineering.

He graduated with a bachelor of industrial engineering in 1975 from Youngstown State University, Youngstown, Ohio. He is a 1979 graduate of the Florida Institute of Technology, Melbourne, Fla. where he earned a master's of business administration with a concentration in procurement. Dickson also completed the Defense Systems Management College, Program Management curricula.

The Philadelphia District Office, located in center-city Philadelphia, provides services to the small business communities in 40 counties, approximately 630,000 small businesses.

Women at Work

Did you know that . . . the number of women-owned firms continues to grow at twice the rate of all U.S. firms (23 percent versus nine percent). There are an estimated 10 million women-owned, privately held U.S. businesses.

SBA pays tribute to America's small businesses

Small business honorees reflect the full range of business products, services, and innovations offered by America's entrepreneurs.

This year's National Small Business Week honors will feature special awards ceremonies that include:

- National Small Business Person of the Year award to be presented from among the State Small Business winners.
- Champion Awards honoring individuals and organizations dedicated to supporting small businesses.
- Phoenix Awards for small business disaster recovery and outstanding contributions to disaster recovery.
- American Spirit Awards to recognize the accomplishments of small businesses and small business

volunteerism for disaster areas that were impacted by hurricane Katrina, Rita, or Wilma.

- Federal Procurement Awards for achievements in government contracting.
- Lender Awards recognizing lenders that have used SBA loan programs to support the growth of small businesses.

Local Small Business Week celebrations in Region III include: May 10-West Virginia, May 12-Baltimore, May 12-Richmond, May 20-Pittsburgh, May 24-Delaware, May 25-Washington Metropolitan District Office, and June 15-Philadelphia.

If you are interested in attending these local celebrations, please contact the district office or visit the district office Web sites at <http://www.sba.gov/>.

Bush responds to letter from WMADO 8(a) firm

Dear President Bush;

I would like to take the time to extend a special Thank You to a 'few of your outstanding employees at the U.S. Small Business Administration Office in Washington, D.C. The individuals I am referring to are Mr. Stan Fuggi, Assistant District Director, Ms. Loretta Taylor and Ms. Revella McWilliams, all have been a great help to F&L Construction.

Their hard work and "can do" attitude has exceeded my expectations.

On numerous occasions, these individuals have lent their services to us. They have done searches, written letters of acceptance and compiled information in support of our efforts, during the procurement process.

These three individuals need to be singled out and acknowledged for their excellent service and tireless effort. I can say without reservation that the type of service they have extended to us, has been extended to other 8(a) (Business Development Program) companies. Mr. Fuggi, Ms. Taylor and Ms. McWilliams are assets to the U.S. Small Business Administration and their work habits should be emulated.

In closing, the best way to describe their work is with a huge "Job Well Done", We are thankful and appreciative of their work and look forward to future interaction with their office.

The President's response . . .

Dear Oscar:

Thank you for your letter and your kind word. I appreciate your taking the time to write.

It is an incredible honor to be the President of such a great National. Americans are blessed to live in a country where hard work is rewarded and freedom and opportunity are unbounded.

My Administration remains committed to winning the war on terror. Continuing our economic progress, and renewing the values that sustain our liberty. During these historic times, I encourage all Americans to demonstrate the compassionate spirit of our country by reaching out to help those in need- By working together, we can build the foundation for a stronger, more prosperous Nation and a more peaceful world-

Laura and I send our best wishes. --- **George W. Bush, President**

Photo Op with a Living Legend

(Left) Associate Administrator, Office of Small Business Development Centers Antonio Doss, (2nd from left) Region III Small Business Advocate C. Robert Judge, (2nd from right) Regional Administrator Stephanie Watkins, (right) Philadelphia District Director Dave Dickson, and attended a Gala and awards ceremony sponsored by the Kutztown Small Business Development Center in which (center) Colin Powell, former U.S. Secretary of State was the keynote speaker.



Regional Administrator Watkins, region's district directors attend lenders' Quality Circle

Philadelphia, Pa. – Stephanie Watkins, Regional Administrator, Region III based in Philadelphia spoke to more than 200 lenders at the 11th annual lenders' Quality Circle sponsored by the Western Pennsylvania Association of Guaranteed Lenders.

During the opening luncheon at the Seven Springs Resort in Champion, PA Watkins talked about Fiscal Year 2005's success saying, "The year 2005 was the 5th consecutive benchmark year for financial assistance to small business owners."

Each year lenders from Region III, Delaware, Maryland, Pennsylvania, Virginia, West Virginia, and the Washington, D.C. metropolitan area gather to learn about and discuss changes in SBA programs that affect their lending programs. This year, there was a focus on the Certified Development Company, 504 Loan Program used for purchasing equipment and real estate.

Watkins stressed to attendees, "The region can and should do much more."

She was joined at the conference by Region III District Directors Jayne Armstrong, Delaware; Dave Dickson, Philadelphia; Carl Knoblock, Pittsburgh; Ron Bew, Virginia; Judy McCauley, West Virginia, and Joe Loddo, Washington, D.C.

Pittsburgh District office honors top SBA lenders at annual lenders' Quality Circle, Seven Springs

By Marianne Fischer

Public Information Officer (Alternate)

The U.S. Small Business Administration's Pittsburgh District Office honored the accomplishments of the top participating SBA lenders at the 11th Annual Lenders' Quality Circle at Seven Springs Resort, in Champion, Pa. on March 17. The conference for lenders and resource partners is sponsored by the Western Pennsylvania Association of Government Guaranteed Lenders.

Regional Administrator Stephanie Watkins and Pittsburgh District Director Carl Knoblock presented the 2005 Leadership Award, the Most Active 7(a) Lender to Citizens Bank and the 2005 Champion Award to Scott F. Kennedy of Hergenroeder, Rega and Sommer, LLC.

In addition to the 2005 Leadership Award and the 2005 Champion Award, The Leadership Circle Certificates were also presented.

Recipients of the Leadership Circle Certificates, which are based on the number of loans made during FY 2005, were:

Platinum Award (250 or more loans)

- First Commonwealth Bank
- PNC Bank, N.A.

Gold Award (100-249 loans)

- National City Bank of Pennsylvania

Silver Award (50-99 loans)

- First National Bank of Pennsylvania
- Enterprise Bank
- Capital One, FSB
- Manufacturers and Traders Trust Company

Bronze Award (20-49 loans)

- Dollar Bank
- Sky Bank

Asset Builders Award

Most Active CDC

- CL 504, Inc.

Most Active 504 Lenders

- Enterprise Bank
- National City Bank of Pennsylvania

2006 Small Business Week Award winners in Region III

Small Business Exporter of the Year

Mr. Gregory F. Krug, President
Lampire Biological Laboratories, Inc.
Perkasie, Pa.

Family Owned Small Business of the Year

Mr. Stephen John Craven, President
Craven Tire Company
Fairfax, Va.

Financial Services Champion of the Year

Mr. Robert F. Fischer, CPA, President
Fischer Cunnane & Associates Ltd.
West Chester, Pa.

Home-Based Business of the Year (National Winner)

Ms. Rosemin A. Mohammed, Owner
ABC 123 Academy
Dale City, Va.

Small Business Journalist of the Year

Ms. Pat Lawrence, Editor
A Women's View
Parkersburg, W.Va.

Minority Small Business

Ms. Ruth Byrd-Smith, Director
Allegheny County, Department of Minority, Women, and
Disadvantaged Business Enterprise
Pittsburgh, Pa.

American Spirit Award

(Volunteer Category)

Ms. Saymendi Lloyd, Founder, Director
Women's Wing Organization
Washington, D.C.

Women in Business Champion of the Year

Ms. Jane M. Brewer, CPA, Shareholder
KAWG&F, P.A.
Timonium, Md.

Young Entrepreneur of the Year

Mr. Joel Kenneth Erb, President, CEO
Inet Network, Inc.
Richmond, Va.

Veteran Small Business Co-Champion

Mr. Charles T. Gilleen, Supplier,
Diversity Program Manager
AstraZeneca Pharmaceuticals
Wilmington, Del.

Veteran Small Business Co-Champion

Ms. Susan J.-M. Rossomando, Manager, Project Development,
Greater Philadelphia Chamber of Commerce
Philadelphia, Pa.



David C. Dickson, (right), Philadelphia district director presents a certificate of business success to Michael Pearson, owner of Union Packaging, LLC in Yeadon, Pa., during a recent visit.

Success story initiative garners Agency publicity in Pennsylvania

By John Fleming
Public Information Office

"Celebrating Success" is an ongoing SBA initiative, in the Philadelphia District Office, that publicly recognizes successful business owners such as Michael Pearson, owner of Union Packaging, LLC, Yeadon, Pa.

To qualify for "Celebrating Success", a business must demonstrate staying power, increase in number of employees, and growth in sales. The business must also have received assistance from one of the SBA's business development or finance programs.

Pearson received assistance from the SBA in 1996, through the Small Business Development Center program. Consultants at the University of Pennsylvania's Wharton SBDC reviewed his business plan and assisted him create a viable business model. Partially funded by the SBA, SBDCs are a network of university-based centers that provide free management, consulting, and technical assistance to small business owners in a variety of areas.

Founded in 1999, Union Packaging is a minority-owned manufacturer of folding cartons for the fast food restaurant industry. Today, UP has a diverse workforce of 85, and annual sales surpassing \$20 million.

UP supplies several of the largest U.S. multinationals, including Burger King, Wendy's, and McDonald's. Food is served across the country in clamshell, drink carrier, folded and nested cartons made by Union Packaging.

Economic Development Tours in Region III



On the Street in West Virginia

(Left to Right)- West Virginia District Director Judy McCauley, Region III Advocate Robert Judge, WVU-SBDC's Greg Hill and Regional Administrator Stephanie Watkins are all smiles following a successful Economic Development Tour in West Virginia's (town).



Envisioning Success in D.C.

Stephanie Watkins (right), Regional Administrator and Joseph Loddo (center), district director of the Washington Metropolitan Area District Office talk with Toa Do (left), the district's 2006 Minority Small Business Champion of the Year during a recent Expo, Envision Your Success.

SBA, Urban League Tour in Wilmington Delaware

Nzinga Debrick, owner of Nzinga's Cultural Connections (far right) shows an entourage of SBA and Urban League members around her business. The visit and tour was one of the stops on the joint SBA's Delaware District and Urban League Economic Development tour. Pictured left to right is Stephanie Watkins, SBA regional administrator, Mayor James M. Baker, Mayor, Wilmington, Del., Lisa Blunt-Bradley, president of Metropolitan Wilmington Urban League, Van Hampton, Executive Director of First State Community Loan Fund, Clinton Tymes, State Director of the Small Business Development Center.





Doug Hahn (center) is pictured with Regional Administrator Stephanie Watkins (left) and Virginia's 2nd District Congresswoman Thelma Drake (right) following an Economic Development Tour of local businesses.

Congresswoman Drake joins the SBA on the Streets of Virginia

The Tour is a street-level outreach initiative to introduce the SBA's programs and services to entrepreneurs. In addition to Virginia, SBA offices in Baltimore, Delaware, Pennsylvania, Washington, D.C., and West Virginia have all organized tours during the past three months.

"The economic development tours are very effective as a face-to-face marketing strategy," Watkins said. "It creates credibility for the Agency and people began to talk about us, and that is important to our goal."

Virginia's 2006 Young Entrepreneur is Region III national contender

By Peggy FaJohn
Public Information Officer

Joel Kenneth Erb will graduate from the University of Richmond in May with a degree in Business Administration. While the typical graduate will concentrate on starting a career, Joel will turn his efforts to growing his already successful small business, Inet Network, Inc., a business he started at age 14.

Regional Administrator Stephanie Watkins and Richmond District Director Ron Bew recently met with Erb and toured his facilities in historic Shockoe Bottom in Richmond. Erb's story is both entertaining and inspiring. At age 14, he picked up the phone and convinced New York marketing executives to meet with him without disclosing his age.

For the meetings, he borrowed his father's briefcase and asked a family friend to take him to New York. At that point in his life he had never even been out of Virginia.

The marketing executives for Calvin Klein, Hugo Boss and Armani were quite surprised to be sitting across a table from a 14 year-old and asked if he had come

alone, to which he replied he had. In spite of his age, he was successful in getting Hugo Boss to hire him to produce their web page and the company was off and running.

Today, Inet Network is a full service media solutions agency that creates sensible, comprehensive multi-media solutions for their customers. The firm has 4 employees and 200 clients all around the world. At age 22, Joe Erb has achieved the success many people only dream of at any age.



Inet Owner, Joel Erb (left) Regional Administrator Stephanie Watkins (center) and Richmond District Director Ron Bew (right) pause for photo op after tour of Erb's media solutions operation.